



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [HSBC NORTH AMERICA HOLDINGS INC.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [231,094,845](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [2](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[HSBC NORTH AMERICA HOLDINGS INC.](#)
[452 FIFTH AVENUE](#)
[NEW YORK, NY 10018](#)

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BHC Name _____ City/State _____

Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	227,902,752	245,793,633	245,760,397	269,688,773	269,671,140
Net income (\$000)	344,034	637,265	651,596	-1,115,134	25,299
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.87	2.79	3	0.86	2.65	3	0.85	2.60	3	0.81	2.77	5	0.79	3.01	4
+ Non-interest income	1.04	0.94	60	0.87	1.09	45	0.87	1.04	47	0.95	1.21	42	1.01	1.32	46
- Overhead expense	1.59	2.18	12	1.58	2.21	12	1.62	2.17	15	1.88	2.57	19	1.72	2.69	8
- Provision for credit losses	0.06	0.10	41	-0.29	-0.12	16	-0.23	-0.09	16	0.27	0.51	23	0.07	0.15	30
+ Securities gains (losses)	0.02	0	96	0.03	0.01	87	0.03	0.01	90	0.05	0.02	77	0.03	0.01	89
+ Other tax equivalent adjustments	0	0	17	0	0	79	0	0	75	0	0	18	0	0	72
= Pretax net operating income (tax equivalent)	0.26	1.46	1	0.46	1.76	2	0.35	1.66	1	-0.34	1.04	7	0.05	1.56	2
Net operating income	0.20	1.10	1	0.35	1.34	2	0.27	1.26	0	-0.41	0.81	6	0.01	1.19	3
Net income	0.20	1.10	1	0.35	1.34	1	0.27	1.26	0	-0.41	0.82	6	0.01	1.19	3
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.98	3.36	6	1.30	3.12	5	1.27	3.06	5	1.66	3.55	5	3.02	4.41	4
Interest expense	1.05	0.35	93	0.40	0.26	80	0.38	0.25	81	0.80	0.52	80	2.19	1.08	92
Net interest income (tax equivalent)	0.94	3.01	3	0.90	2.85	3	0.89	2.80	3	0.86	3.01	3	0.84	3.33	4
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.09	30	0.29	0.12	88	0.22	0.11	81	0.27	0.27	64	0.14	0.21	47
Earnings coverage of net loan and lease losses (X)	93.61	36.38	76	3.38	26.30	15	3.33	39.72	12	-1.03	22.91	6	3.45	24.40	15
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.95	1.17	27	0.90	1.32	21	0.84	1.23	19	1.66	1.58	65	0.96	0.83	67
Allowance for loan and lease losses / Total loans and leases	0.94	1.15	25	0.82	1.30	18	0.78	1.20	19	1.65	1.55	65	0.96	0.81	66
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.96	0.39	93	2.61	0.58	98	2.38	0.49	98	2.79	0.71	96	1.02	0.57	88
30-89 days past due loans and leases / Total loans and leases	0.45	0.33	73	0.60	0.29	85	0.64	0.32	85	0.91	0.39	88	0.56	0.43	75
Liquidity and Funding															
Net noncore funding dependence	3.83	5.89	47	-16.28	-3.31	13	-9.21	-2.33	30	8.79	3.20	72	40.46	14.45	92
Net short-term noncore funding dependence	-21.13	0.87	8	-41.89	-9.17	6	-31.88	-7.71	6	-15.40	-4.76	16	15.26	3.38	85
Net loans and leases / Total assets	25.15	63.09	4	22.54	58.81	3	23.78	58.67	4	24.97	61.58	6	26.43	63.77	8
Capitalization															
Tier 1 leverage ratio	7.48	9.22	10	7.62	9.07	12	6.97	8.98	6	7.94	9.13	14	7.79	9.76	7
Holding company equity capital / Total assets	6.65	9.68	7	7.97	10.79	10	7.77	10.71	11	8.83	11.16	17	8.57	12.43	7
Total equity capital (including minority interest) / Total assets	6.65	9.81	6	7.97	10.91	9	7.77	10.82	9	8.83	11.29	15	8.58	12.57	6
Common equity tier 1 capital / Total risk-weighted assets	13.01	11.79	72	15.03	12.64	83	14.13	12.42	76	14.84	12.38	84	12.70	12.17	70
Net loans and leases / Equity capital (X)	3.78	6.64	7	2.83	5.47	5	3.06	5.53	6	2.83	5.58	6	3.08	5.21	11
Cash dividends / Net income	1.62	31.93	7	11.23	27.22	20	20.30	28.27	33		42.30		559.43	33.12	99
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	-8.99	6.04	4	-3.99	9.51	5	-0.68	10.50	8	-3.03	16.68	1	-10.34	9.26	1
Equity capital	-24.07	-3.83	10	-6.48	7.52	0	-12.64	7.46	0	-0.13	6.99	15	-7.19	10.49	1
Net loans and leases	1.56	14.48	6	-11.31	-0.66	8	-5.41	3.36	17	-8.37	9.07	5	-1.23	9.10	10
Noncore funding	4.78	36.20	32	-20.72	-21.64	54	-6.55	-14.79	67	-25.25	-12.18	35	-18.36	6.59	17
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	6.51	11.91	45	4.94	10.65	34	5.37	10.95	38	13.36	13.56	65	13.35	13.04	67
Equity investment in subsidiaries / Equity capital	106.33	104.01	66	101.69	103.15	48	104.10	103.22	61	96.58	102.81	16	98.50	103.22	20
Cash from ops + noncash items + op expense / Op expense + dividends	-802.69	118.32	1	22.05	155.61	7	-328.38	154.48	0	22.69	147.24	3	-93.52	190.27	2

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,335,277	1,291,305	1,683,807	2,166,376	2,782,398	3.41	-25.42
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	1,335,277	1,291,305	1,683,807	2,166,376	2,782,398	3.41	-25.42
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	1,335,277	1,291,305	1,683,807	2,166,376	2,782,398	3.41	-25.42
Investment interest income (tax equivalent).....	514,159	492,263	642,487	896,879	1,192,247	4.45	-28.16
Interest on balances due from depository institutions.....	340,260	46,049	68,870	75,793	354,168	638.91	-3.38
Interest income on other earning assets.....	953,825	438,170	565,422	1,108,626	3,414,196	117.68	-32.50
Total interest income (tax equivalent).....	3,143,521	2,267,787	2,960,586	4,247,674	7,743,009	38.62	-26.40
Interest on time deposits of \$250K or more.....	82,955	13,269	16,417	172,772	397,612	525.18	3.06
Interest on time deposits < \$250K.....	27,763	25,328	31,702	97,955	280,311	9.61	-84.64
Interest on foreign office deposits.....	26,478	1,357	1,891	8,387	40,088	1851.22	-46.95
Interest on other deposits.....	363,373	140,853	180,360	406,332	664,226	157.98	95.29
Interest on other borrowings and trading liabilities.....	1,049,840	392,671	500,559	1,047,565	3,746,237	167.36	-31.09
Interest on subordinated debt and mandatory convertible securities.....	108,219	116,931	150,340	322,676	471,441	-7.45	-75.57
Total interest expense.....	1,658,628	690,409	881,269	2,055,687	5,599,915	140.24	-32.68
Net interest income (tax equivalent).....	1,484,893	1,577,378	2,079,317	2,191,987	2,143,094	-5.86	-17.85
Non-interest income.....	1,781,865	1,607,203	2,137,981	2,555,163	2,735,996	10.87	-37.21
Adjusted operating income (tax equivalent).....	3,266,758	3,184,581	4,217,298	4,747,150	4,879,090	2.58	-29.68
Overhead expense.....	2,721,174	2,916,110	3,980,873	5,078,877	4,634,863	-6.68	-20.81
Provision for credit losses.....	104,819	-536,028	-569,211	729,356	193,964		
Securities gains (losses).....	27,086	47,383	69,671	136,195	88,228	-42.84	-5.40
Other tax equivalent adjustments.....	-2	1	1	-1	1		
Pretax net operating income (tax equivalent).....	452,479	849,280	871,465	-922,038	143,640	-46.72	-66.68
Applicable income taxes.....	111,045	212,016	219,862	192,670	118,294	-47.62	-76.25
Tax equivalent adjustments.....	0	-1	0	0	0		-100.00
Applicable income taxes (tax equivalent).....	111,045	212,015	219,862	192,670	118,294	-47.62	-76.26
Minority interest.....	-2,600	0	7	426	47		
Net income before discontinued operations, net of minority interest.....	344,034	637,265	651,596	-1,115,134	25,299	-46.01	-61.21
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		-100.00
Net income attributable to holding company.....	344,034	637,265	651,596	-1,115,134	25,299	-46.01	-61.41
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	341,434	637,265	651,603	-1,114,708	25,346	-46.42	-61.85
Investment securities income (tax equivalent).....	514,159	492,263	642,487	896,879	1,192,247	4.45	-28.16
US Treasury and agency securities (excluding mortgage-backed securities).....	123,540	125,486	155,267	226,395	405,343	-1.55	-57.80
Mortgage-backed securities.....	371,007	356,992	472,327	602,794	697,927	3.93	-7.94
All other securities.....	19,612	9,785	14,893	67,690	88,977	100.43	-1.59
Cash dividends declared.....	5,581	71,569	132,295	136,793	141,531	-92.20	-96.26
Common.....	0	0	0	0	0		
Preferred.....	5,581	71,569	132,295	136,793	141,531	-92.20	-96.26

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	1.84	3.12	6	1.23	2.90	5	1.20	2.85	5	1.58	3.27	5	2.87	4	5
Less: Interest expense	0.97	0.33	94	0.37	0.24	82	0.36	0.23	81	0.76	0.48	81	2.08	0.98	92
Equals: Net interest income (tax equivalent)	0.87	2.79	3	0.86	2.65	3	0.85	2.60	3	0.81	2.77	5	0.79	3.01	4
Plus: Non-interest income	1.04	0.94	60	0.87	1.09	45	0.87	1.04	47	0.95	1.21	42	1.01	1.32	46
Equals: adjusted operating income (tax equivalent)	1.91	3.77	1	1.73	3.80	1	1.72	3.70	0	1.76	4.04	0	1.81	4.41	0
Less: Overhead expense	1.59	2.18	12	1.58	2.21	12	1.62	2.17	15	1.88	2.57	19	1.72	2.69	8
Less: Provision for credit losses	0.06	0.10	41	-0.29	-0.12	16	-0.23	-0.09	16	0.27	0.51	23	0.07	0.15	30
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	94	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.02	0	96	0.03	0.01	87	0.03	0.01	90	0.05	0.02	77	0.03	0.01	89
Plus: other tax equivalent adjustments	0	0	17	0	0	79	0	0	75	0	0	18	0	0	72
Equals: Pretax net operating income (tax equivalent)	0.26	1.46	1	0.46	1.76	2	0.35	1.66	1	-0.34	1.04	7	0.05	1.56	2
Less: Applicable income taxes (tax equivalent)	0.06	0.34	1	0.12	0.41	6	0.09	0.38	4	0.07	0.23	12	0.04	0.36	1
Less: Minority interest	0	0	4	0	0	41	0	0	77	0	0	82	0	0	70
Equals: Net operating income	0.20	1.10	1	0.35	1.34	2	0.27	1.26	0	-0.41	0.81	6	0.01	1.19	3
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.20	1.10	1	0.35	1.34	1	0.27	1.26	0	-0.41	0.82	6	0.01	1.19	3
Memo: Net income (last four quarters)	0.15	1.10	1	0.20	1.30	1	0.27	1.26	0	-0.41	0.82	6	0.01	1.19	3
Net income—BHC and noncontrolling (minority) interest	0.20	1.11	1	0.35	1.35	1	0.27	1.27	0	-0.41	0.83	6	0.01	1.20	3
Margin Analysis															
Average earning assets / Average assets	92.81	92.93	51	94.77	93.09	69	94.64	93.08	70	94.87	92.32	82	94.96	91.05	87
Average interest-bearing funds / Average assets	68.79	60.58	81	69.15	61.98	78	68.68	61.99	77	73.02	64.06	80	77.55	65.57	84
Interest income (tax equivalent) / Average earning assets	1.98	3.36	6	1.30	3.12	5	1.27	3.06	5	1.66	3.55	5	3.02	4.41	4
Interest expense / Average earning assets	1.05	0.35	93	0.40	0.26	80	0.38	0.25	81	0.80	0.52	80	2.19	1.08	92
Net interest income (tax equivalent) / Average earning assets	0.94	3.01	3	0.90	2.85	3	0.89	2.80	3	0.86	3.01	3	0.84	3.33	4
Yield or Cost															
Total loans and leases (tax equivalent)	3.07	4.24	4	2.91	4.07	6	2.86	4.01	6	3.12	4.27	6	4.04	5.09	7
Interest-bearing bank balances	1.21	0.79	93	0.14	0.13	69	0.15	0.14	74	0.49	0.27	89	2.91	2.04	88
Federal funds sold and reverse repos	2.02	1.05	85	0.11	0.25	47	0.11	0.25	45	0.79	0.68	62	3.38	2.44	83
Trading assets	1.44	0.57	77	1.30	0.45	76	1.30	0.45	78	1.27	0.60	73	1.70	0.99	66
Total earning assets	1.98	3.33	6	1.30	3.09	5	1.27	3.04	5	1.66	3.51	5	3.02	4.36	5
Investment securities (tax equivalent)	1.73	1.96	29	1.53	1.77	34	1.50	1.77	32	1.75	2.25	17	2.38	2.76	17
US Treasury and agency securities (excluding mortgage-backed securities)	1.51	1.38	60	1.15	1.23	46	1.13	1.14	50	1.21	1.75	25	2.10	2.32	41
Mortgage-backed securities	1.95	1.87	59	1.93	1.55	84	1.88	1.57	82	2.19	2.05	59	2.51	2.61	37
All other securities	1.15	2.89	5	0.48	2.85	0	0.56	2.81	0	1.42	3.24	4	2.71	4.06	11
Interest-bearing deposits	0.73	0.35	87	0.23	0.22	60	0.23	0.21	60	0.64	0.53	64	1.60	1.10	82
Time deposits of \$250K or more	2.04	0.61	98	0.31	0.70	15	0.31	0.66	13	1.44	1.42	48	2.61	1.96	93
Time deposits < \$250K	1.44	0.58	93	0.82	0.67	66	0.81	0.62	72	1.53	1.36	61	3.02	1.82	98
Other domestic deposits	0.62	0.31	87	0.21	0.16	72	0.20	0.15	72	0.51	0.36	80	1.14	0.93	72
Foreign deposits	0.58	0.52	62	0.03	0.12	37	0.03	0.14	33	0.15	0.42	25	0.80	1.19	40
Federal funds purchased and repos	1.97	0.88	85	0.03	0.18	15	0.03	0.17	20	0.68	0.62	69	3.14	1.86	86
Other borrowed funds and trading liabilities	1.97	1.55	72	1.45	1.29	56	1.41	1.27	57	1.75	1.50	62	3.13	2.38	86
All interest-bearing funds	1.41	0.54	94	0.54	0.38	77	0.52	0.37	77	1.04	0.74	81	2.68	1.49	91

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	1,781,865	1,607,203	2,137,981	2,555,163	2,735,996
Fiduciary activities income	60,795	57,260	78,116	80,241	78,248
Service charges on deposit accounts - domestic	119,802	114,601	154,831	131,378	133,254
Trading revenue	309,663	-53,065	-54,811	509,574	687,603
Investment banking fees and commissions	455,102	617,338	814,315	718,967	656,473
Insurance activities revenue	3,744	4,738	6,112	6,316	11,913
Venture capital revenue	0	0	0	0	0
Net servicing fees	23,288	8,762	14,027	7,295	6,620
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	30,578	52,349	42,653	-960	99,475
Other non-interest income	778,893	805,220	1,082,738	1,102,352	1,062,410
Total overhead expenses	2,721,174	2,916,110	3,980,873	5,078,877	4,634,863
Personnel expense	1,282,923	1,309,982	1,747,362	1,939,307	2,102,708
Net occupancy expense	148,578	288,676	423,020	442,978	379,401
Goodwill impairment losses	0	0	0	784,000	375,520
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	1,289,673	1,317,452	1,810,491	1,912,592	1,777,234
Fee income on mutual funds and annuities	36,928	13,140	16,832	41,275	24,067
Memoranda					
Assets under management in proprietary mutual funds and annuities	53,725,851	36,217,271	36,765,744	40,277,776	21,155,844
Number of equivalent employees	6,118	7,517	7,337	8,211	9,590
Average personnel expense per employee	209.70	174.27	238.16	236.18	219.26
Average assets per employee	37,251.19	32,698.37	33,496.03	32,844.81	28,120.04

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.07	2.43	52	0.82	2.14	38	0.79	2.17	36	1.62	2.02	49	0.88	2.72	34
Overhead expenses / Net Interest Income + non-interest income	83.30	58.02	96	91.57	58.85	98	94.39	59.28	99	106.99	62.28	95	94.99	61.29	96
Percent of Average Assets															
Total overhead expense	1.59	2.18	12	1.58	2.21	12	1.62	2.17	15	1.88	2.57	19	1.72	2.69	8
Personnel expense	0.75	1.20	9	0.71	1.23	6	0.71	1.21	6	0.72	1.30	6	0.78	1.41	8
Net occupancy expense	0.09	0.22	8	0.16	0.24	17	0.17	0.23	22	0.16	0.26	14	0.14	0.28	11
Other operating expenses	0.75	0.73	65	0.71	0.72	61	0.74	0.72	64	1	0.94	71	0.80	0.97	44
Overhead less non-interest income	0.55	1.22	11	0.71	1.08	17	0.75	1.10	19	0.94	1.25	24	0.70	1.32	15
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	83.30	57.55	96	91.57	58.34	98	94.39	58.83	99	106.99	61.82	95	94.99	60.64	96
Personnel expense	39.27	31.86	88	41.14	32.89	90	41.43	32.93	91	40.85	32.36	89	43.10	32.39	93
Net occupancy expense	4.55	5.98	25	9.06	6.26	87	10.03	6.23	93	9.33	6.58	89	7.78	6.52	73
Other operating expenses	39.48	19.14	97	41.37	18.68	98	42.93	19.18	98	56.80	22.28	93	44.12	21.20	95
Total non-interest income	54.55	24.10	92	50.47	28.20	87	50.70	27.67	88	53.83	28.83	89	56.08	29.23	88
Fiduciary activities income	1.86	2.13	56	1.80	2.27	50	1.85	2.20	51	1.69	2.09	51	1.60	1.97	52
Service charges on domestic deposit accounts	3.67	3.30	51	3.60	3.25	54	3.67	3.27	54	2.77	3.27	39	2.73	3.88	36
Trading revenue	9.48	0.57	96	-1.67	0.68	1	-1.30	0.62	1	10.73	1.28	93	14.09	1.18	94
Investment banking fees and commissions	13.93	2.15	94	19.39	2.46	96	19.31	2.58	96	15.15	2.46	93	13.45	3.54	88
Insurance activities revenue	0.11	0.36	61	0.15	0.38	62	0.14	0.36	62	0.13	0.41	61	0.24	0.47	67
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.71	1.23	68	0.28	0.56	57	0.33	0.60	59	0.15	0.01	71	0.14	0.28	53
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.94	1.19	54	1.64	3.64	40	1.01	3.30	33	-0.02	3.92	10	2.04	1.86	60
Other non-interest income	23.84	8.80	93	25.28	9.39	93	25.67	9.27	94	23.22	9.65	93	21.77	10.04	88
Overhead less non-interest income	28.75	32.79	30	41.10	29.67	83	43.70	30.52	88	53.16	31.93	88	38.92	31.06	73
Applicable income taxes / Pretax net operating income (tax equivalent)	24.54	21.50	79	24.96	21.49	85	25.23	21.18	85		18.63		82.35	20.56	98
Applicable income tax + TE / Pretax net operating income + TE	24.54	23.57	66	24.96	23.11	75	25.23	22.67	81		21.18		82.35	23.23	98

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	24,500,213	28,540,545	26,484,820	29,729,459	30,185,529	-14.16	-16.08
Commercial and industrial loans	24,552,064	20,419,589	21,239,940	23,020,349	25,771,172	20.24	-8.26
Loans to individuals	359,974	1,067,547	640,306	1,371,892	1,666,025	-66.28	-66.95
Loans to depository institutions and acceptances of other banks	121,266	219,577	330,788	261,789	427,940	-44.77	-85.64
Agricultural loans	50,935	62,081	47,420	48,242	67,988	-17.95	-77.47
Other loans and leases	9,081,237	7,389,170	8,762,292	6,904,968	8,347,358	22.90	8.68
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	58,665,689	57,698,509	57,505,566	61,336,699	66,466,012	1.68	-11.75
Less: Allowance for loan and lease losses	550,892	475,266	446,772	1,014,651	636,931	15.91	-31.06
Net loans and leases	58,114,797	57,223,243	57,058,794	60,322,048	65,829,081	1.56	-11.51
Debt securities that reprice or mature in over 1 year	33,105,374	40,386,831	39,052,592	44,665,237	46,194,011	-18.03	-26.59
Mutual funds and equity securities	280,094	330,391	332,074	315,966	301,270	-15.22	81.51
Subtotal	91,500,265	97,940,465	96,443,460	105,303,251	112,324,362	-6.58	-17.51
Interest-bearing bank balances	13,972,662	62,142,683	47,404,266	14,386,715	2,041,994	-77.52	-39.53
Federal funds sold and reverse repos	73,952,527	40,659,730	46,755,191	64,205,505	73,940,601	81.88	-14.51
Debt securities that reprice or mature within 1 year	1,657,228	1,987,630	1,474,891	4,989,179	2,761,657	-16.62	106.15
Trading assets	31,589,928	34,769,647	32,150,297	36,436,503	41,126,288	-9.15	-31.43
Total earning assets	212,672,610	237,500,155	224,228,105	225,321,153	232,194,902	-10.45	-20.47
Non-interest-bearing cash and due from depository institutions	1,852,794	4,320,341	3,650,090	3,802,461	3,104,663	-57.11	-15.12
Premises, fixed assets, and leases	303,093	425,499	315,048	893,044	1,110,647	-28.77	0.71
Other real estate owned	2,395	2,314	1,994	2,728	9,967	3.50	-91.27
Investment in unconsolidated subsidiaries	12,314	17,555	16,636	20,392	23,560	-29.85	-65.36
Intangible and other assets	16,251,778	11,649,372	11,689,258	11,497,984	12,652,282	39.51	-1.26
Total assets	231,094,845	253,913,883	239,899,788	241,536,144	249,096,021	-8.99	-19.32
Quarterly average assets	224,689,979	246,401,792	245,660,688	246,532,749	246,372,107	-8.81	-25.18
Average loans and leases (YTD)	57,940,651	59,215,585	58,887,844	69,383,269	68,850,762	-2.15	-19.35
Memoranda							
Loans held-for-sale	576,123	4,927,252	4,217,466	336,764	208,903	-88.31	-7.53
Loans not held-for-sale	58,089,566	52,771,257	53,288,100	60,999,935	66,257,109	10.08	-11.79
Real estate loans secured by 1-4 family	17,045,445	19,174,114	19,156,982	19,320,757	18,745,094	-11.10	-9.06
Commercial real estate loans	7,454,767	9,366,431	7,327,838	10,408,702	11,440,435	-20.41	-28.67
Construction and land development	1,582,720	1,837,215	1,574,875	1,869,232	1,824,302	-13.85	-15.14
Multifamily	2,467,826	2,431,735	1,693,594	3,268,270	3,372,072	1.48	34.47
Nonfarm nonresidential	3,404,221	5,097,481	4,059,369	5,271,200	6,244,061	-33.22	-49.57
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	35,042,696	42,704,852	40,859,557	49,970,382	49,256,938	-17.94	-23.92
U.S. Treasury securities	8,138,540	12,636,662	9,586,468	16,647,519	16,078,218	-35.60	-48.78
US agency securities (excluding mortgage-backed securities)	1,892,778	1,754,750	2,074,383	1,554,421	1,663,208	7.87	-51.32
Municipal securities	5,766	8,584	7,904	9,928	9,676	-32.83	-57.32
Mortgage-backed securities	23,034,409	25,594,114	26,427,297	26,178,569	27,775,179	-10.00	-6.59
Asset-backed securities	106,980	121,390	119,549	130,410	143,386	-11.87	-81.03
Other debt securities	1,584,129	2,258,961	2,311,882	5,133,569	3,286,001	-29.87	78.03
Mutual funds and equity securities	280,094	330,391	332,074	315,966	301,270	-15.22	81.51
Available-for-sale securities	28,106,928	36,507,167	35,323,022	40,671,569	35,662,640	-23.01	-11.32
U.S. Treasury securities	8,138,540	12,636,662	9,586,468	16,647,519	16,078,218	-35.60	-48.77
US agency securities (excluding mortgage-backed securities)	1,892,778	1,754,750	2,074,383	1,554,421	1,663,208	7.87	-51.32
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	16,384,501	19,735,404	21,230,740	17,205,650	14,491,827	-16.98	58.88
Asset-backed securities	106,980	121,390	119,549	130,410	143,386	-11.87	-81.03
Other debt securities	1,584,129	2,258,961	2,311,882	5,133,569	3,286,001	-29.87	78.03
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-474,226	229,762	154,616	386,400	136,920		
Available-for-sale securities appreciation (depreciation)	-2,997,980	155,186	-58,353	1,035,115	-68,091		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,677,150	8,130,610	8,217,147	9,727,333	8,501,819	-54.77	-68.99

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	32,000,058	43,201,764	40,600,497	31,966,376	23,937,850	-25.93	17.77
NOW, ATS and transaction accounts	21,477,303	20,649,215	20,074,166	19,284,624	11,910,979	4.01	166.90
Time deposits less brokered deposits < \$250K	-11,051,212	-12,395,006	-12,482,574	-14,962,697	-7,980,374		
MMDA and other savings accounts	51,000,814	69,185,804	66,786,115	68,593,357	50,583,740	-26.28	1.64
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	93,426,963	120,641,777	114,978,204	104,881,660	78,452,195	-22.56	16.42
Time deposits of \$250K or more	7,939,866	4,786,602	4,095,048	6,069,427	16,313,078	65.88	-49.56
Foreign deposits	7,196,198	7,231,392	4,826,823	5,294,200	4,794,889	-0.49	-13.94
Federal funds purchased and repos	41,989,086	37,710,895	39,882,987	35,031,037	61,359,365	11.34	-42.11
Secured federal funds purchased	460,000	0	0	0	0		
Commercial paper	4,762,846	3,647,666	3,682,578	2,998,278	2,475,557	30.57	284.94
Other borrowings w/remaining maturity of 1 year or less	3,260,422	3,900,520	3,275,991	6,534,826	5,431,360	-16.41	-69.19
Other borrowings w/remaining maturity over 1 year	14,728,582	15,796,459	15,402,199	17,002,051	17,594,532	-6.76	-37.58
Brokered deposits < \$250K	13,209,532	15,768,666	15,588,384	19,905,582	16,221,761	-16.23	1.86
Noncore funding	93,086,532	88,842,200	86,754,010	92,835,401	124,190,542	4.78	-35.81
Trading liabilities	13,857,215	10,461,372	9,171,653	9,467,536	8,914,876	32.46	3.87
Subordinated notes and debentures + trust preferred securities	2,600,285	2,866,893	2,864,103	5,510,752	7,433,398	-9.30	-68.56
Other liabilities	12,764,956	10,868,012	7,494,280	7,507,109	8,742,869	17.45	11.86
Total liabilities	215,735,951	233,680,254	221,262,250	220,202,458	227,733,880	-7.68	-16.48
Equity Capital							
Perpetual preferred stock (including surplus)	1,840,000	2,240,000	1,840,000	2,240,000	2,240,000	-17.86	-52.08
Common stock	0	0	0	0	0		
Common surplus	31,957,749	34,090,899	33,026,276	35,162,528	35,268,467	-6.26	-17.86
Retained earnings	-15,519,663	-15,878,028	-15,863,697	-16,515,293	-15,484,135		
Accumulated other comprehensive income	-2,921,006	-226,568	-372,367	439,125	-669,928		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	15,357,080	20,226,303	18,630,212	21,326,360	21,354,404	-24.07	-45.37
Noncontrolling (minority) interest in subsidiaries	1,814	7,326	7,326	7,326	7,737	-75.24	-84.69
Total equity capital, including minority interest	15,358,894	20,233,629	18,637,538	21,333,686	21,362,141	-24.09	-45.39
Total liabilities and capital	231,094,845	253,913,883	239,899,788	241,536,144	249,096,021	-8.99	-19.32
Memoranda							
Non-interest-bearing deposits	32,000,058	43,201,764	40,600,497	31,966,376	24,074,928	-25.93	14.46
Interest-bearing deposits	89,772,501	105,226,673	98,887,962	104,184,493	91,706,995	-14.69	0.45
Total deposits	121,772,559	148,428,437	139,488,459	136,150,869	115,781,923	-17.96	3.79
Long-term debt that reprices within 1 year	4,943,941	6,576,218	6,211,504	7,964,993	8,778,238	-24.82	-67.69
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	18,630,212	21,326,360	21,326,360	21,354,404	23,009,179		
Accounting restatements	0	0	0	83,976	27,376		
Net income	344,034	637,265	651,596	-1,115,134	25,299		
Net sale of new perpetual preferred stock	0	0	-400,000	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	5,581	71,569	132,295	136,793	141,531		
Change in other comprehensive income	-2,548,639	-665,693	-811,492	1,109,052	230,550		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-1,062,946	-1,000,060	-2,003,957	30,855	-1,796,469		
Holding company equity capital, ending balance	15,357,080	20,226,303	18,630,212	21,326,360	21,354,404		

BHC Name _____ City/State _____

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	10.60	39.88	10	11.24	36.06	11	11.04	36.25	11	12.31	36.22	14	12.12	37.78	14
Commercial and industrial loans	10.62	11.23	51	8.04	11.11	37	8.85	10.76	45	9.53	13.52	27	10.35	12.02	42
Loans to individuals	0.16	3.58	16	0.42	3.60	24	0.27	3.36	22	0.57	3.40	30	0.67	4.20	27
Loans to depository institutions and acceptances of other banks	0.05	0.02	87	0.09	0.02	90	0.14	0.02	90	0.11	0.03	88	0.17	0.04	86
Agricultural loans	0.02	0.19	47	0.02	0.21	44	0.02	0.18	39	0.02	0.19	41	0.03	0.24	45
Other loans and leases	3.93	4.52	56	2.91	4.26	49	3.65	4.47	54	2.86	4.63	43	3.35	5.01	42
Net loans and leases	25.15	63.09	4	22.54	58.81	3	23.78	58.67	4	24.97	61.58	6	26.43	63.77	8
Debt securities over 1 year	14.33	18.76	33	15.91	18.32	45	16.28	19.46	41	18.49	15.55	65	18.54	14.60	73
Mutual funds and equity securities	0.12	0.05	83	0.13	0.05	79	0.14	0.06	81	0.13	0.05	80	0.12	0.06	78
Subtotal	39.59	83.05	3	38.57	78.17	3	40.20	79.22	3	43.60	78.16	6	45.09	79.65	8
Interest-bearing bank balances	6.05	3.61	79	24.47	9.37	93	19.76	8.50	92	5.96	7.51	39	0.82	3.06	21
Federal funds sold and reverse repos	32	0.52	99	16.01	0.53	97	19.49	0.54	97	26.58	0.82	96	29.68	1.57	97
Debt securities 1 year or less	0.72	1.71	34	0.78	1.51	42	0.61	1.56	35	2.07	1.68	69	1.11	1.91	46
Trading assets	13.67	0.59	96	13.69	0.58	95	13.40	0.49	96	15.09	1.01	94	16.51	1.19	96
Total earning assets	92.03	90.76	67	93.54	91.57	72	93.47	91.77	70	93.29	91.05	75	93.22	89.53	85
Non-interest cash and due from depository institutions	0.80	0.98	34	1.70	0.99	93	1.52	0.82	93	1.57	1.07	89	1.25	1.14	59
Other real estate owned	0	0.01	32	0	0.01	24	0	0.01	26	0	0.02	19	0	0.03	25
All other assets	7.17	8.19	35	4.76	7.39	20	5.01	7.35	22	5.14	7.82	17	5.54	9.27	13
Memoranda															
Short-term investments	38.76	6.75	96	41.27	12.31	96	39.86	11.47	96	34.60	11.17	93	31.61	7.63	92
U.S. Treasury securities	3.52	1.98	76	4.98	1.18	88	4	1.47	82	6.89	0.84	93	6.45	1.03	95
US agency securities (excluding mortgage-backed securities)	0.82	0.81	67	0.69	0.75	66	0.86	0.82	65	0.64	0.63	66	0.67	0.54	65
Municipal securities	0	1.69	16	0	1.70	17	0	1.73	16	0	1.69	19	0	1.34	19
Mortgage-backed securities	9.97	12.93	37	10.08	13.46	36	11.02	14.14	38	10.84	11.75	46	11.15	11.44	50
Asset-backed securities	0.05	0.85	42	0.05	0.47	57	0.05	0.50	55	0.05	0.32	60	0.06	0.28	62
Other debt securities	0.69	0.51	64	0.89	0.51	73	0.96	0.53	71	2.13	0.42	93	1.32	0.39	86
Loans held-for-sale	0.25	0.30	68	1.94	0.50	90	1.76	0.55	88	0.14	0.52	35	0.08	0.39	33
Loans held for investment	25.14	63.03	5	20.78	58.34	4	22.21	58.06	5	25.25	61.72	6	26.60	63.50	8
Real estate loans secured by 1-4 family	7.38	12.79	29	7.55	11.57	33	7.99	11.46	35	8	11.91	33	7.53	13.29	27
Revolving	0.14	1.52	18	0.23	1.44	18	0.24	1.42	21	0.29	1.66	21	0.33	2.07	22
Closed-end, secured by first liens	7.23	10.86	36	7.31	9.73	39	7.74	9.67	41	7.70	9.81	39	7.18	10.69	32
Closed-end, secured by junior liens	0.01	0.19	15	0.01	0.19	15	0.01	0.17	17	0.01	0.22	13	0.01	0.28	14
Commercial real estate loans	3.23	24.89	10	3.69	22.35	11	3.05	22.69	10	4.31	22.22	13	4.59	22.23	15
Construction and land development	0.68	3.92	18	0.72	3.40	19	0.66	3.34	18	0.77	3.40	20	0.73	3.44	20
Multifamily	1.07	3.87	21	0.96	3.32	24	0.71	3.57	17	1.35	3.12	28	1.35	3.01	36
Nonfarm nonresidential	1.47	15.73	9	2.01	14.65	9	1.69	14.57	9	2.18	14.72	13	2.51	14.69	15
Real estate loans secured by farmland	0	0.34	9	0	0.35	8	0	0.30	8	0	0.33	8	0	0.36	9

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	41.76	62.29	22	49.46	60.51	28	46.06	61.05	26	48.47	57.15	29	45.41	57.46	30
Real estate loans secured by 1-4 family	29.06	20.65	78	33.23	20	87	33.31	19.86	87	31.50	19.43	86	28.20	20.75	73
Revolving	0.56	2.39	21	1.03	2.47	30	0.99	2.43	30	1.13	2.64	30	1.23	3.15	30
Closed-end	28.50	18.01	81	32.20	17.35	87	32.33	17.24	89	30.36	16.59	87	26.97	17.39	82
Commercial real estate loans	12.71	38.12	13	16.23	37.13	18	12.74	37.86	12	16.97	34.63	23	17.21	33.52	25
Construction and land development	2.70	6.10	31	3.18	5.69	33	2.74	5.65	32	3.05	5.26	35	2.74	5.09	36
1-4 family	0	1.40	4	0	1.19	4	0	1.18	3	0	0.93	5	0	0.94	7
Other	2.70	4.62	36	3.18	4.46	42	2.74	4.40	39	3.05	4.19	43	2.74	4.02	43
Multifamily	4.21	5.86	46	4.21	5.41	49	2.95	5.78	33	5.33	4.96	62	5.07	4.69	65
Nonfarm nonresidential	5.80	24.30	12	8.83	24.45	15	7.06	24.56	12	8.59	22.93	17	9.39	22.15	21
Owner-occupied	0.83	8.11	12	0.79	8.31	11	0.87	8.29	12	0.88	7.68	13	1.15	7.72	16
Other	4.97	15.95	12	8.04	15.83	26	6.19	15.94	17	7.71	14.95	27	8.24	14.34	30
Real estate loans secured by farmland	0	0.55	9	0	0.61	8	0	0.54	8	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks	0.21	0.04	89	0.38	0.03	91	0.58	0.04	93	0.43	0.06	89	0.64	0.11	89
Commercial and industrial loans	41.85	18.37	95	35.39	19.45	87	36.94	18.86	90	37.53	22.17	87	38.77	19.53	88
Loans to individuals	0.61	6.24	24	1.85	6.58	42	1.11	6.24	32	2.24	6.13	47	2.51	7.13	44
Credit card loans	0.35	0.53	70	1.36	0.51	84	0.69	0.53	77	1.74	0.65	86	2.11	0.81	86
Agricultural loans	0.09	0.31	59	0.11	0.38	55	0.08	0.34	56	0.08	0.32	53	0.10	0.37	57
Other loans and leases	15.48	8.16	81	12.81	8.42	72	15.24	8.75	74	11.26	9.09	68	12.56	9.85	69
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	143.61	411.16	12	149.45	383.43	11	152	391.81	12	146.56	381.27	14	153.77	391.26	16
Real estate loans secured by 1-4 family	99.91	133.66	34	100.40	124.74	40	109.95	126.06	43	95.25	125.03	37	95.49	138.18	34
Revolving	1.93	15.46	17	3.11	15.53	20	3.26	15.44	21	3.43	17.42	22	4.16	21.26	22
Closed-end	97.99	116.59	43	97.29	107.54	48	106.69	108.85	52	91.82	106.14	44	91.33	115.20	40
Commercial real estate loans	43.70	254.65	9	49.05	238.58	10	42.06	245.88	9	51.31	234.65	13	58.28	229.44	16
Construction and land development	9.28	39.81	21	9.62	36.07	20	9.04	35.95	20	9.22	35.62	21	9.29	34.95	23
1-4 family	0	9.02	4	0	7.44	3	0	7.42	3	0	6.34	5	0	6.61	6
Other	9.28	30.27	21	9.62	28.34	23	9.04	28.11	21	9.22	28.16	21	9.29	27.32	26
Multifamily	14.47	40.47	28	12.73	35.29	27	9.72	38.66	20	16.11	32.74	33	17.18	31.04	40
Nonfarm nonresidential	19.95	161.09	9	26.69	156.30	9	23.30	158.05	9	25.99	155.06	12	31.81	152.10	16
Owner-occupied	2.85	53.43	9	2.40	52.63	7	2.87	52.99	8	2.67	52.37	10	3.90	53.07	13
Other	17.11	105.96	10	24.30	100.99	12	20.43	102.54	11	23.32	100.54	15	27.91	97.41	18
Real estate loans secured by farmland	0	3.36	8	0	3.67	7	0	3.22	8	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks	0.71	0.26	88	1.15	0.20	90	1.90	0.21	90	1.29	0.28	89	2.18	0.44	87
Commercial and industrial loans	143.91	115.08	66	106.92	116.17	53	121.90	114.45	59	113.49	139.91	37	131.28	122.02	55
Loans to individuals	2.11	35.47	18	5.59	36.56	28	3.67	34.55	25	6.76	37.47	32	8.49	43.51	29
Credit card loans	1.21	2.79	66	4.11	2.58	78	2.29	2.77	72	5.26	3.30	78	7.16	4.34	78
Agricultural loans	0.30	1.73	52	0.33	2.03	46	0.27	1.86	44	0.24	1.88	42	0.35	2.18	47
Other loans and leases	53.23	50.11	61	38.69	47.63	58	50.29	51.06	59	34.04	49.54	48	42.52	52.44	55
Supplemental															
Non-owner occupied CRE loans / Gross loans	12.17	30.74	13	15.91	29.25	19	12.34	30.07	12	16.66	27.32	24	16.56	26.45	28
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	41.84	205.31	9	48.06	187.63	9	40.73	195.33	9	50.39	183.76	13	56.07	178.57	16
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	44.69	262.15	9	50.46	244.92	9	43.60	252.85	8	53.06	240.85	12	59.96	236.10	15

BHC Name _____ City/State _____

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	38.76	6.75	96	41.27	12.31	96	39.86	11.47	96	34.60	11.17	93	31.61	7.63	92
Liquid assets	66.83	23.63	98	71.63	29.12	98	70.05	29.03	98	67.57	26.22	95	66.53	22.44	95
Investment securities	15.16	20.98	30	16.82	20.37	42	17.03	21.63	37	20.69	17.85	65	19.77	16.99	63
Net loans and leases	25.15	63.09	4	22.54	58.81	3	23.78	58.67	4	24.97	61.58	6	26.43	63.77	8
Net loans, leases and standby letters of credit	29.25	63.92	5	25.92	59.61	4	27.51	59.49	4	28.69	62.48	6	30.38	64.84	9
Core deposits	40.43	74.28	5	47.51	75.52	6	47.93	75.71	7	43.42	70.67	8	31.49	63.09	11
Noncore funding	40.28	12.30	95	34.99	10.15	94	36.16	10.30	94	38.44	14.13	89	49.86	19.36	92
Time deposits of \$250K or more	3.44	1.67	84	1.89	1.67	64	1.71	1.58	63	2.51	2.11	65	6.55	2.94	90
Foreign deposits	3.11	0.33	89	2.85	0.33	89	2.01	0.34	89	2.19	0.36	89	1.92	0.43	87
Federal funds purchased and repos	18.17	1.24	99	14.85	1.19	99	16.62	1.23	99	14.50	1.47	96	24.63	1.94	97
Secured federal funds purchased	0.20	0	97	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-13.83	0.58	1	-1.16	0.54	8	-2.86	0.54	5	-12.08	0.54	3	-5.05	0.48	6
Commercial paper	2.06	0.02	97	1.44	0.01	96	1.54	0.01	97	1.24	0.01	97	0.99	0.02	96
Other borrowings w/remaining maturity of 1 year or less	1.41	2.18	45	1.54	0.88	69	1.37	1	67	2.71	1.24	80	2.18	3.01	43
Earning assets that reprice within 1 year	58.72	35.71	93	58.66	38.80	89	58.18	37.37	90	58.03	39.38	90	54.94	39.29	91
Interest-bearing liabilities that reprice within 1 year	6.94	6.79	68	5.23	6.64	53	4.21	6.39	43	5.41	8.20	41	9.09	10.19	53
Long-term debt that reprices within 1 year	2.14	0.38	89	2.59	0.27	93	2.59	0.26	93	3.30	0.47	92	3.52	0.96	85
Net assets that reprice within 1 year	49.64	27.35	93	50.84	30.83	91	51.38	29.65	92	49.32	29.11	90	42.33	26.63	88
Other Liquidity and Funding Ratios															
Net noncore funding dependence	3.83	5.89	47	-16.28	-3.31	13	-9.21	-2.33	30	8.79	3.20	72	40.46	14.45	92
Net short-term noncore funding dependence	-21.13	0.87	8	-41.89	-9.17	6	-31.88	-7.71	6	-15.40	-4.76	16	15.26	3.38	85
Short-term investment / Short-term noncore funding	127.53	112.63	71	164.35	304.29	36	147.39	273.46	33	124.08	184.19	45	82.12	77.77	64
Liquid assets - short-term noncore funding / Nonliquid assets	109.81	24.05	94	163.97	36.72	96	143.57	36.68	96	122.37	28.18	94	83.77	16.97	92
Net loans and leases / Total deposits	47.72	79.04	7	38.55	73.05	3	40.91	72.79	4	44.31	79.43	3	56.86	90.31	5
Net loans and leases / Core deposits	62.20	86.19	12	47.43	78.83	5	49.63	78.25	6	57.51	88.34	5	83.91	103.93	19
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-2.87	-10.05	73	1.23	0.50	78	0.91	0.12	81	1.99	1.57	67	0.72	0.72	60
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-18.16	-19.27	48	0.83	1.06	52	-0.34	-0.25	46	5.34	4.31	69	-0.36	1.36	3
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	18.99	26.09	40	13.74	13.65	60	12.74	14.28	57	17.98	11.38	67	26.99	12.67	75
Available-for-sale securities	80.21	71.92	59	85.49	84.59	38	86.45	83.77	42	81.39	87.23	32	72.40	85.40	25
U.S. Treasury securities	23.22	9.62	80	29.59	6.01	89	23.46	6.70	85	33.31	4.72	91	32.64	6.15	91
US agency securities (excluding mortgage-backed securities)	5.40	4.10	68	4.11	4.24	65	5.08	4.12	70	3.11	4.01	64	3.38	3.49	63
Municipal securities	0.02	8.02	16	0.02	8.38	17	0.02	8.22	16	0.02	9.83	17	0.02	7.75	19
Mortgage-backed securities	65.73	62.34	54	59.93	66.09	39	64.68	66.54	43	52.39	66.64	28	56.39	67.43	32
Asset-backed securities	0.31	4.33	44	0.28	2.45	58	0.29	2.50	57	0.26	1.91	58	0.29	1.66	59
Other debt securities	4.52	3.02	71	5.29	3.01	75	5.66	3.08	77	10.27	3.01	86	6.67	2.94	80
Mutual funds and equity securities	0.80	0.27	84	0.77	0.29	81	0.81	0.29	83	0.63	0.35	75	0.61	0.40	68
Debt securities 1 year or less	4.73	9.28	45	4.65	8.18	44	3.61	7.78	38	9.98	10.55	58	5.61	11.86	36
Debt securities 1 to 5 years	16.98	20.14	50	15.69	17.39	52	15.96	18.25	51	14.87	17.03	50	15.70	17.94	56
Debt securities over 5 years	77.49	68.28	59	78.88	72.07	57	79.62	71.11	61	74.51	69.86	51	78.08	66.02	58
Pledged securities	10.49	31.26	15	19.04	33.37	32	20.11	32.26	34	19.47	35.67	32	17.26	30.57	34
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-14.51	-40.81	78	13.57	64.27	33	14.42	27.98	49	6.14	183.32	13	-28.31	26.69	12
Investment securities	-17.94	11.76	3	-17.65	32.48	4	-18.23	31.36	4	1.45	23.62	20	6.20	11.75	50
Core deposits	-22.56	4.57	0	13.57	16.96	40	9.63	16.94	25	33.69	26.88	78	2.19	11.23	18
Noncore funding	4.78	36.20	32	-20.72	-21.64	54	-6.55	-14.79	67	-25.25	-12.18	35	-18.36	6.59	17

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			95,069,250	97,893,223	99,378,273
Commit: Secured commercial real estate loans	345,482	829,009	780,444	1,119,669	1,783,963
Commit: Unsecured real estate loans	443,137	128,331	254,364	211,617	399,292
Credit card lines (reported semiannually, June/Dec)			6,460,950	6,543,108	6,194,958
Securities underwriting	0	0	0	0	0
Standby letters of credit	9,477,819	8,585,341	8,943,051	8,979,892	9,839,274
Commercial and similar letters of credit	389,851	368,203	378,270	197,128	126,423
Securities lent	1,524,793	753,438	781,989	368,976	980,614
Credit derivatives - notional amount (holding company as guarantor)	3,402,198	2,063,229	2,173,970	19,499,675	38,738,802
Credit derivatives - notional amount (holding company as beneficiary)	10,780,502	5,407,914	4,851,887	33,115,125	51,310,090
Credit derivative contracts w/ purchased credit protection-investment grade	5,999,826	1,315,069	1,144,715	14,920,502	17,284,201
Credit derivative contracts w/ purchased credit protection-noninvest grade	2,313,176	1,849,937	1,600,761	15,201,893	30,618,883
Derivative Contracts					
Interest rate futures and forward contracts	654,087,235	184,189,510	227,653,158	198,682,154	794,657,034
Written options contracts (interest rate)	471,726,366	43,295,475	44,669,436	49,824,348	184,504,654
Purchased options contracts (interest rate)	1,109,432,509	478,320,218	562,950,387	401,621,167	523,856,819
Interest rate swaps	1,628,776,543	1,449,800,414	1,406,381,786	1,534,787,239	3,589,706,577
Futures and forward foreign exchange	455,052,255	493,926,865	447,416,054	507,588,592	562,406,899
Written options contracts (foreign exchange)	41,989,550	36,353,370	30,924,819	55,245,992	51,640,657
Purchased options contracts (foreign exchange)	41,442,359	35,688,807	30,407,701	55,597,261	51,623,389
Foreign exchange rate swaps	634,161,985	530,210,234	538,973,100	698,016,253	815,395,488
Commodity and other futures and forward contracts	98,959,401	101,396,180	94,798,065	90,960,920	77,269,356
Written options contracts (commodity and other)	63,794,987	89,820,304	76,378,555	75,864,712	93,074,313
Purchased options contracts (commodity and other)	83,134,449	93,881,337	85,277,147	83,035,408	97,857,043
Commodity and other swaps	11,538,482	16,533,330	17,933,727	12,405,492	11,527,004

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							39.63	22.78	88	40.53	22.01	91	39.90	23.52	86
Standby letters of credit	4.10	0.66	96	3.38	0.66	93	3.73	0.65	95	3.72	0.71	93	3.95	0.84	93
Commercial and similar letters of credit	0.17	0.02	95	0.15	0.02	94	0.16	0.02	93	0.08	0.02	87	0.05	0.02	81
Securities lent	0.66	0.08	90	0.30	0.10	88	0.33	0.10	89	0.15	0.18	84	0.39	0.40	84
Credit derivatives - notional amount (holding company as guarantor)	1.47	0.27	92	0.81	0.24	83	0.91	0.24	83	8.07	0.35	94	15.55	0.42	94
Credit derivatives - notional amount (holding company as beneficiary)	4.66	0.17	95	2.13	0.18	94	2.02	0.18	94	13.71	0.30	95	20.60	0.52	94
Credit derivative contracts w/ purchased credit protection-investment grade	2.60	0.20	94	0.52	0.18	82	0.48	0.18	80	6.18	0.25	94	6.94	0.30	94
Credit derivative contracts w/ purchased credit protection-noninvest grade	1	0.19	90	0.73	0.13	88	0.67	0.13	86	6.29	0.30	93	12.29	0.45	93
Derivative contracts	2,290.88	44.74	97	1,399.46	47.31	96	1,485.52	46.30	96	1,558.21	48.62	96	2,751.36	68.47	96
Interest rate contracts	1,672.05	32.78	97	848.95	35.15	94	934.41	32.46	96	904.59	34.36	96	2,044.48	47.31	96
Interest rate futures and forward contracts	283.04	3.53	98	72.54	4.39	93	94.90	3.25	96	82.26	6.21	92	319.02	10.67	96
Written options contracts (interest rate)	204.13	1.49	97	17.05	1.69	93	18.62	1.41	93	20.63	2.18	93	74.07	2.47	95
Purchased options contracts (interest rate)	480.08	1.57	99	188.38	1.29	97	234.66	1.31	98	166.28	1.46	97	210.30	2.65	96
Interest rate swaps	704.81	23.04	95	570.98	20.27	95	586.24	20.49	96	635.43	20.83	96	1,441.09	28.86	96
Foreign exchange contracts	507.43	6.65	97	431.71	6.12	96	436.73	6.30	96	545.03	6.01	97	594.58	10.12	96
Futures and forward foreign exchange contracts	196.91	4.26	96	194.53	3.76	96	186.50	3.78	96	210.15	3.47	97	225.78	5.23	97
Written options contracts (foreign exchange)	18.17	0.04	96	14.32	0.04	96	12.89	0.04	96	22.87	0.03	96	20.73	0.05	96
Purchased options contracts (foreign exchange)	17.93	0.04	96	14.06	0.04	96	12.68	0.04	96	23.02	0.04	96	20.72	0.08	96
Foreign exchange rate swaps	274.42	0.85	98	208.81	0.76	97	224.67	0.76	97	288.99	0.77	97	327.34	2.03	97
Equity, commodity, and other derivative contracts	111.39	1.18	96	118.79	0.91	96	114.38	0.92	96	108.58	1.86	96	112.30	3.32	95
Commodity and other futures and forward contracts	42.82	0.09	99	39.93	0.07	99	39.52	0.07	99	37.66	0.14	99	31.02	0.19	98
Written options contracts (commodity and other)	27.61	0.41	96	35.37	0.31	96	31.84	0.32	96	31.41	0.52	96	37.36	0.98	95
Purchased options contracts (commodity and other)	35.97	0.31	96	36.97	0.21	96	35.55	0.21	96	34.38	0.37	96	39.28	0.94	95
Commodity and other swaps	4.99	0.31	92	6.51	0.30	94	7.48	0.31	94	5.14	0.32	93	4.63	0.38	93
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							161.44	44.98	96	141.09	42.82	93	144.34	45.53	92

BHC Name _____ City/State _____

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	5,294,096,121	3,553,416,044	3,563,763,935	3,763,629,538	6,853,519,233
Interest rate contracts	3,864,022,653	2,155,605,617	2,241,654,767	2,184,914,908	5,092,725,084
Foreign exchange contracts	1,172,646,149	1,096,179,276	1,047,721,674	1,316,448,098	1,481,066,433
Equity, commodity, and other contracts	257,427,319	301,631,151	274,387,494	262,266,532	279,727,716
Derivatives Position					
Futures and forwards	1,208,098,891	779,512,555	769,867,277	797,231,666	1,434,333,289
Written options	577,510,903	169,469,149	151,972,810	180,935,052	329,219,624
Exchange-traded	533,043,440	120,592,708	109,173,143	77,387,789	88,907,292
Over-the-counter	44,467,463	48,876,441	42,799,667	103,547,263	240,312,332
Purchased options	1,234,009,317	607,890,362	678,635,235	540,253,836	673,337,251
Exchange-traded	1,182,012,547	550,879,551	630,626,174	428,577,652	416,666,690
Over-the-counter	51,996,770	57,010,811	48,009,061	111,676,184	256,670,561
Swaps	2,274,477,010	1,996,543,978	1,963,288,613	2,245,208,984	4,416,629,069
Held for trading	5,274,729,025	3,538,963,514	3,549,918,373	3,741,936,379	6,817,425,811
Interest rate contracts	3,852,267,558	2,150,056,025	2,235,537,586	2,173,250,489	5,067,038,319
Foreign exchange contracts	1,172,646,149	1,096,179,276	1,047,721,674	1,316,448,098	1,481,066,433
Equity, commodity, and other contracts	249,815,318	292,728,213	266,659,113	252,237,792	269,321,059
Non-traded	19,367,096	14,452,530	13,845,562	21,693,159	36,093,422
Interest rate contracts	11,755,095	5,549,592	6,117,181	11,664,419	25,686,765
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	7,612,001	8,902,938	7,728,381	10,028,740	10,406,657
Derivative contracts (excluding futures and FX 14 days or less)	5,290,491,906	3,546,368,723	3,558,737,394	3,778,661,258	6,883,598,489
One year or less	5,133,881,360	2,193,518,140	2,192,869,345	2,275,644,934	3,743,879,934
Over 1 year to 5 years	131,799,687	995,646,302	1,029,373,179	1,060,039,848	2,137,360,669
Over 5 years	24,810,859	357,204,281	336,494,870	442,976,476	1,002,357,886
Gross negative fair value (absolute value)	31,803,647	18,883,377	15,999,011	34,035,456	37,583,427
Gross positive fair value	33,691,003	21,019,881	16,811,598	34,870,662	37,529,937
Held for trading	33,355,419	19,499,969	15,294,861	33,035,245	36,038,549
Non-traded	335,584	1,519,912	1,516,737	1,835,417	1,491,388
Current credit exposure on risk-based capital derivative contracts	9,550,227	5,731,004	4,280,266	8,247,967	6,674,639
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name _____ City/State _____

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	72.99	93.95	12	60.66	94.10	8	62.90	94.17	7	58.05	94.10	6	74.31	93.44	15
Foreign exchange contracts	22.15	3.10	92	30.85	3.22	93	29.40	3.47	92	34.98	3.49	92	21.61	3.20	90
Equity, commodity, and other contracts	4.86	1.15	85	8.49	1.21	90	7.70	1.14	89	6.97	1.17	89	4.08	1.64	79
Futures and forwards															
Written options	22.82	9.12	81	21.94	12.59	72	21.60	11.16	78	21.18	14.05	70	20.93	13.49	71
Exchange-traded	10.91	5.29	77	4.77	7.18	51	4.26	6.28	56	4.81	8.18	50	4.80	5.91	56
Over-the-counter	10.07	0.14	98	3.39	0.11	96	3.06	0.12	96	2.06	0.14	92	1.30	0.15	89
Purchased options	0.84	4.93	35	1.38	6.91	31	1.20	5.96	28	2.75	7.73	36	3.51	5.10	51
Exchange-traded	23.31	4.14	93	17.11	3.41	93	19.04	3.27	96	14.35	3.42	89	9.82	4.42	75
Over-the-counter	22.33	0.14	99	15.50	0.12	99	17.70	0.12	99	11.39	0.15	98	6.08	0.28	94
Swaps	0.98	3.58	52	1.60	3.01	59	1.35	2.87	59	2.97	2.86	67	3.75	3.35	65
Held for trading															
Interest rate contracts	42.96	77.96	15	56.19	71.71	25	55.09	74.26	22	59.66	68.76	32	64.44	69.75	37
Foreign exchange contracts	99.63	38.03	93	99.59	40.70	90	99.61	40.42	90	99.42	43.53	90	99.47	44.16	91
Equity, commodity, and other contracts	72.77	31.70	74	60.51	34.66	62	62.73	34.15	62	57.74	36.62	57	73.93	37.24	72
Non-traded															
Interest rate contracts	22.15	1.66	94	30.85	1.55	96	29.40	1.68	96	34.98	1.60	96	21.61	1.60	94
Foreign exchange contracts	4.72	0.57	89	8.24	0.61	95	7.48	0.60	92	6.70	0.68	91	3.93	0.83	84
Equity, commodity, and other contracts	0.37	61.97	6	0.41	59.30	9	0.39	59.58	9	0.58	56.47	9	0.53	55.84	8
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	0.22	57.96	6	0.16	56.22	8	0.17	56.71	8	0.31	53.82	10	0.37	52.22	8
Over 1 year to 5 years	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Over 5 years	0.14	0.10	86	0.25	0.11	85	0.22	0.09	85	0.27	0.10	85	0.15	0.13	83
Gross negative fair value (absolute value)															
One year or less	99.93	93.16	61	99.80	91.91	70	99.86	92.53	70	100.40	91.48	78	100.44	93.86	79
Over 1 year to 5 years	96.97	37.29	87	61.73	27.90	82	61.53	27.56	82	60.46	32.05	78	54.63	32.17	71
Over 5 years	2.49	22.61	17	28.02	29.78	49	28.88	27.01	51	28.17	27.06	56	31.19	30.45	54
Gross positive fair value															
One year or less	0.47	26.09	15	10.05	29.19	29	9.44	29.89	27	11.77	29.56	28	14.63	28.09	35
Over 1 year to 5 years	0.60	2.48	15	0.53	1.18	29	0.45	0.98	25	0.90	1.55	42	0.55	0.83	42
Over 5 years	0.64	2.55	11	0.59	1.59	10	0.47	1.34	9	0.93	2.23	14	0.55	1.19	22
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.93	0.10	95	1.01	0.05	95	0.94	0.04	95	1.76	0.07	95	1.98	0.06	95
Gross positive fair value (X)	2.04	0.10	95	1.13	0.06	95	0.99	0.05	95	1.80	0.09	95	1.98	0.07	95
Held for trading (X)	2.02	0.06	95	1.05	0.05	95	0.90	0.04	95	1.71	0.07	95	1.90	0.06	95
Non-traded (X)	0.02	0.02	66	0.08	0.01	95	0.09	0.01	96	0.09	0.02	93	0.08	0.01	96
Current credit exposure (X)	0.58	0.06	96	0.31	0.05	93	0.25	0.04	93	0.43	0.06	94	0.35	0.05	92
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	8.47	0.70	96	5.26	0.59	93	3.99	0.46	93	7.15	0.85	94	5.06	0.73	91

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	446,772	1,014,651	1,014,651	636,931	540,707
Gross losses	26,456	156,171	166,009	228,400	124,541
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	20,459	26,147	34,761	40,466	26,801
Net losses	5,997	130,024	131,248	187,934	97,740
Provision for loan and lease losses	108,908	-409,166	-434,193	729,356	193,964
Adjustments	1,209	-195	-2,438	-163,702	0
Ending balance	550,892	475,266	446,772	1,014,651	636,931
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.06	0.09	45	-0.22	-0.12	25	-0.18	-0.09	26	0.27	0.51	23	0.07	0.15	30
Provision for loan and lease losses / Average loans and leases	0.25	0.16	76	-0.92	-0.21	5	-0.74	-0.16	5	1.05	0.82	75	0.28	0.24	66
Provision for loan and lease losses / Net loan and lease losses	1,816.04	151.30	93	-314.68	-65.12	25	-330.82	-105.48	21	388.09	487.86	57	198.45	130.58	85
Allowance for loan and lease losses / Total loans and leases not held for sale	0.95	1.17	27	0.90	1.32	21	0.84	1.23	19	1.66	1.58	65	0.96	0.83	67
Allowance for loan and lease losses / Total loans and leases	0.94	1.15	25	0.82	1.30	18	0.78	1.20	19	1.65	1.55	65	0.96	0.81	66
Allowance for loan and lease losses / Net loans and leases losses (X)	68.90	38.64	82	2.74	17.40	4	3.40	21.39	5	5.40	11.58	37	6.52	8.03	61
Allowance for loan and lease losses / Nonaccrual assets	98.49	428.13	6	31.56	330.05	1	32.68	364.13	1	59.49	299.17	4	95.79	218.72	21
ALLL / 90+ days past due + nonaccrual loans and leases	97.60	320.87	12	31.12	271.93	3	32.34	287.08	3	58.72	244.34	8	91.54	151.73	32
Gross loan and lease losses / Average loans and leases	0.06	0.16	38	0.35	0.20	79	0.28	0.19	75	0.33	0.34	59	0.18	0.28	43
Recoveries / Average loans and leases	0.05	0.07	43	0.06	0.08	46	0.06	0.08	41	0.06	0.07	48	0.04	0.08	35
Net losses / Average loans and leases	0.01	0.09	30	0.29	0.12	88	0.22	0.11	81	0.27	0.27	64	0.14	0.21	47
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	12.32	34.26	12	11.45	25.09	24	15.22	34.67	20	32.49	33.98	55	18.81	36.22	23
Earnings coverage of net loan and lease losses (X)	93.61	36.38	76	3.38	26.30	15	3.33	39.72	12	-1.03	22.91	6	3.45	24.40	15
Net Loan and Lease Losses By Type															
Real estate loans	-0.03	-0.01	15	0	0.02	37	0.02	0.02	65	0	0.04	18	-0.01	0.01	23
Real estate loans secured by 1-4 family	-0.04	-0.02	19	0	-0.01	52	0.02	-0.02	91	-0.07	0.01	6	-0.01	0.01	22
Revolving	-0.59	-0.06	3	0.39	-0.07	98	0.15	-0.07	95	-0.41	0.01	4	-0.16	0.02	5
Closed-end	-0.03	-0.01	20	-0.02	-0.01	36	0.02	-0.01	89	-0.05	0	7	-0.01	0	33
Commercial real estate loans	0	0	47	0	0.04	38	0	0.04	35	0.11	0.07	76	0	0.01	30
Construction and land development	0	-0.02	73	0	0.01	64	0	0	64	-0.02	0	27	0	-0.01	60
1-4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	0.01	63	0	0	64	-0.02	0	23	0	-0.01	61
Multifamily	0	0	18	0	0.01	21	0	0.01	17	0	0	25	0	0	25
Nonfarm nonresidential	0	0	55	0	0.05	41	0	0.05	35	0.23	0.11	80	0	0.02	28
Owner-occupied	0	0	59	0	0.01	46	0	0.01	44	0	0.02	26	0	0.01	45
Other	0	0.01	53	0	0.04	49	0	0.04	46	0.23	0.08	86	0	0.01	23
Real estate loans secured by farmland		0			-0.01			0			0.02			0.01	
Commercial and industrial loans	0.09	0.11	59	0.25	0.19	64	0.18	0.17	60	0.42	0.47	52	0.16	0.37	30
Loans to individuals		0.76		11.50	0.72	99	13.91	0.71	98	6.78	1.13	99	3.46	1.17	91
Credit card loans	-3.02	1.94	1	14.04	2.27	94	20.07	1.84	95	7.84	2.92	94	3.87	3.11	67
Agricultural loans	0	0.02	50	-0.52	0.02	4	-0.51	0.02	4	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions	0	0.05	46	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0	0.13	18	0	0.09	17	0	0.10	16	0	0.15	37	0.02	0.15	40

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	264,618	348,984	366,276	557,359	375,176
90+ days past due loans and leases	5,142	21,443	14,279	22,348	30,874
Nonaccrual loans and leases	559,311	1,505,783	1,367,128	1,705,662	664,936
Total past due and nonaccrual loans and leases	829,071	1,876,210	1,747,683	2,285,369	1,070,986
Restructured 30–89 days past due	12,567	63,102	61,412	69,875	83,700
Restructured 90+ days past due	186	220	433	258	213
Restructured nonaccrual	68,509	156,728	219,407	247,223	158,214
Total restructured loans and leases	81,262	220,050	281,252	317,356	242,127
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	254	151	11,368	673
Total past due and nonaccrual loans held for sale	0	254	151	11,368	673
Restructured loans and leases in compliance	183,701	409,117	385,415	469,100	477,922
Other real estate owned	2,395	2,314	1,994	2,728	9,967
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30–89 days past due loans and leases	0.45	0.33	73	0.60	0.29	85	0.64	0.32	85	0.91	0.39	88	0.56	0.43	75
90+ days past due loans and leases	0.01	0.10	33	0.04	0.09	57	0.02	0.10	51	0.04	0.12	48	0.05	0.15	44
Nonaccrual loans and leases	0.95	0.37	93	2.61	0.54	98	2.38	0.46	99	2.78	0.66	97	1	0.51	89
90+ days past due and nonaccrual loans and leases	0.96	0.52	84	2.65	0.68	95	2.40	0.62	96	2.82	0.85	93	1.05	0.71	80
30–89 days past due restructured	0.02	0.01	83	0.11	0.01	94	0.11	0.01	96	0.11	0.01	93	0.13	0.01	95
90+ days past due restructured	0	0.01	67	0	0	67	0	0	70	0	0.01	62	0	0.01	64
Nonaccrual restructured	0.12	0.09	70	0.27	0.12	86	0.38	0.10	93	0.40	0.13	92	0.24	0.14	75
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	81	0	0	81	0.02	0.01	84	0	0	81
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.45	0.33	73	0.60	0.29	85	0.64	0.32	85	0.91	0.40	88	0.56	0.43	75
90+ days past due assets	0.01	0.10	31	0.04	0.09	56	0.02	0.10	51	0.04	0.12	48	0.05	0.15	42
Nonaccrual assets	0.95	0.37	93	2.61	0.55	98	2.38	0.47	99	2.78	0.67	97	1	0.53	88
30+ days past due and nonaccrual assets	1.41	0.89	81	3.25	1	94	3.04	0.97	95	3.73	1.29	94	1.61	1.19	75
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.24	0.33	45	0.60	0.40	78	0.58	0.36	80	0.72	0.52	79	0.28	0.44	32
90+ days past due and nonaccrual assets + other real estate owned	0.25	0.35	44	0.60	0.42	78	0.58	0.37	80	0.72	0.55	75	0.28	0.48	28
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.33	0.38	57	0.78	0.48	84	0.76	0.41	85	0.93	0.60	83	0.50	0.53	53
Allowance for loan and lease losses	137.62	55.46	90	416.72	67.85	98	406.56	62.64	98	221.52	66.66	96	194.17	115.41	85
Equity capital + allowance for loan and lease losses	4.77	3.63	72	9.57	4.12	92	9.52	3.60	93	10.06	4.97	89	5.62	4.28	70
Tier 1 capital + allowance for loan and lease losses	4.44	3.90	65	10.37	4.89	90	10.42	4.30	93	11.03	6.05	89	6.30	5.65	65
Loans and leases + other real estate owned	1.29	0.61	90	3.43	0.82	96	3.16	0.71	96	3.66	0.97	96	1.86	0.85	92

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.65	0.23	91	0.68	0.25	90	0.80	0.26	95	1.51	0.39	96	1.04	0.38	92
90+ days past due	0	0.11	17	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	13
Nonaccrual	1.40	0.41	94	4.30	0.60	98	4.23	0.52	98	4.03	0.76	98	1.44	0.46	93
Commercial and industrial															
30–89 days past due	0.40	0.29	71	0.64	0.24	87	0.68	0.24	90	0.27	0.23	68	0.09	0.31	20
90+ days past due	0	0.06	32	0	0.02	53	0	0.04	43	0	0.03	39	0.01	0.05	36
Nonaccrual	0.65	0.47	71	0.94	0.65	74	0.78	0.57	73	1.80	0.75	91	0.90	0.83	62
Individuals															
30–89 days past due	1.91	0.83	88	1.57	0.60	89	1.53	0.63	86	2.21	0.83	93	1.72	0.83	85
90+ days past due	1.11	0.10	96	1.87	0.08	98	2.03	0.09	98	1.55	0.14	96	1.73	0.17	96
Nonaccrual	0	0.17	25	0	0.17	18	0	0.17	25	0	0.28	9	0	0.17	11
Depository institution loans															
30–89 days past due	0	0	44	0	0.03	44	0	0.01	45	0	0	46	0	0	47
90+ days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	49
Nonaccrual	0	0	46	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural															
30–89 days past due	0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
Nonaccrual	0.04	0.27	54	0.07	0.51	56	0.08	0.70	56	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due	0	0	50	0	0	50	0	0.50	43	0	0	50	0	0.07	47
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Nonaccrual	0	0.14	43	0.02	0.17	81	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases															
30–89 days past due	0.01	0.13	43	0.10	0.11	65	0.01	0.12	45	0.22	0.18	68	0.09	0.20	52
90+ days past due	0.01	0.01	78	0.01	0.01	79	0.01	0.01	78	0.01	0.01	80	0.01	0.01	78
Nonaccrual	0.63	0.06	93	1.21	0.13	96	0.92	0.09	96	1.35	0.15	94	0.01	0.13	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.89	0.39	86	0.70	0.36	83	0.83	0.46	82	1.54	0.65	88	1.39	0.67	88
	90+ days past due	0	0.22	20	0	0.25	17	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	1.23	0.58	84	5.72	0.76	98	5.12	0.71	98	5.90	0.89	98	2.28	0.73	92
Revolving	30-89 days past due	1.02	0.31	95	0.41	0.33	61	0.29	0.28	56	0.64	0.48	67	0.85	0.45	87
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	1.78	0.86	82	8.03	1.05	94	7.54	1.18	92	7.72	1.13	95	4.47	1	92
Closed-end	30-89 days past due	0.89	0.41	83	0.71	0.36	83	0.84	0.49	78	1.57	0.65	88	1.42	0.70	87
	90+ days past due	0	0.25	21	0	0.27	18	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	1.22	0.57	85	5.65	0.71	98	5.04	0.67	98	5.84	0.87	98	2.18	0.70	92
Junior lien	30-89 days past due	0.01	0.01	72	0	0.01	34	0	0.01	35	0	0.02	31	0	0.02	23
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.01	0.02	49	0.05	0.04	63	0.05	0.03	69	0.05	0.04	63	0.06	0.04	62
Commercial real estate	30-89 days past due	0.10	0.13	57	0.64	0.16	93	0.73	0.15	94	1.47	0.26	98	0.47	0.18	91
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	1.79	0.29	96	1.38	0.48	90	1.92	0.38	96	0.56	0.62	50	0.05	0.23	17
Construction and development	30-89 days past due	0.16	0.19	68	0.16	0.15	71	0.19	0.17	74	1.20	0.28	90	0.73	0.28	83
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.14	16	1.29	0.31	87	0	0.20	15	0	0.41	11	0	0.20	12
1-4 family	30-89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0.16	0.13	76	0.16	0.10	79	0.19	0.13	78	1.20	0.22	90	0.73	0.20	86
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.12	18	1.29	0.25	88	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30-89 days past due	0	0.04	28	0	0.09	26	0	0.07	27	0	0.09	22	0.12	0.08	76
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.15	0.10	73	1.11	0.12	98	1.24	0.13	98	2.48	0.23	99	0.58	0.14	94
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	3.91	0.36	97	2.07	0.58	93	3.47	0.45	97	1.10	0.80	67	0.09	0.28	22
Owner Occupied	30-89 days past due	0.15	0.04	92	0.01	0.04	37	0.06	0.04	72	0.29	0.07	94	0.28	0.07	95
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.40	0.12	91	0.43	0.20	82	0.64	0.17	93	0.33	0.27	62	0.09	0.16	42
Other	30-89 days past due	0	0.05	14	1.10	0.07	99	1.18	0.08	98	2.19	0.14	99	0.30	0.07	92
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	3.51	0.21	98	1.64	0.31	95	2.83	0.23	97	0.77	0.44	74	0	0.10	18
Farmland	30-89 days past due		0.09			0.13			0.10			0.11			0.23	
	90+ days past due		0			0.01			0			0			0.01	
	Nonaccrual		0.51			1.06			0.69			1.13			0.84	
Credit card	30-89 days past due	0.99	1.22	47	1.52	0.79	89	1.11	0.81	70	2.15	0.95	88	1.70	1.19	77
	90+ days past due	0.96	0.50	78	1.96	0.40	97	2.29	0.45	98	1.80	0.63	94	1.68	0.78	83
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	31,957,749	34,090,899	33,026,276	35,162,528	35,268,467
Retained earnings	-15,519,663	-15,878,028	-15,863,697	-16,414,844	-15,484,135
Accumulated other comprehensive income (AOCI)	-2,921,006	-226,568	-372,367	439,125	-669,928
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	13,517,080	17,986,303	16,790,212	19,186,809	19,114,404
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,555,194	1,377,177	1,503,601	1,233,587	2,172,010
Accumulated other comprehensive income-related adjustments	-3,049,857	-141,812	-258,951	505,529	-151,297
Other deductions from common equity tier 1 capital	342,293	368,658	408,373	317,705	59,358
Subtotal:	14,669,450	16,382,280	15,137,189	17,129,988	17,034,333
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	281,110
Common equity tier 1 capital	14,669,450	16,382,280	15,137,189	17,129,988	16,753,223
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	1,840,000	2,240,000	1,840,000	2,240,000	2,240,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	1,840,000	2,240,000	1,840,000	2,240,000	2,240,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	1,840,000	2,240,000	1,840,000	2,240,000	2,240,000
Tier 1 Capital	16,509,450	18,622,280	16,977,189	19,369,988	18,993,223
Tier 2 Capital					
Tier 2 capital instruments and related surplus	1,000,000	1,000,000	1,000,000	2,480,000	2,850,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	1,663,253	1,662,883	1,662,975	1,662,624	1,052,490
Allowance for loan and lease losses in tier 2 capital	651,056	588,948	552,271	1,182,282	740,545
Exited advanced approach eligible credit reserves					0
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	3,314,309	3,251,831	3,215,246	5,324,906	4,643,035
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	3,314,309	3,251,831	3,215,246	5,324,906	4,643,035
Exited advanced approach tier 2 capital					
Total capital	19,823,759	21,874,111	20,192,435	24,694,894	23,636,258
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	224,689,979	246,401,792	245,660,688	246,633,238	246,372,107
Less: Deductions from common equity tier 1 capital	1,768,637	1,723,900	1,886,895	1,538,431	2,519,357
Less: Other deductions	2,129,628	370,574	71,931	1,023,467	28,100
Total assets for leverage ratio	220,791,714	244,307,318	243,701,862	244,071,340	243,824,650
Total risk-weighted assets	112,762,391	109,022,953	107,145,080	115,398,931	131,928,894
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	13.01	11.77	72	15.03	12.59	84	14.13	12.37	77	14.84	12.35	84	12.70	12.11	70
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	14.64	12.48	81	17.08	13.31	88	15.85	13.11	84	16.79	13.08	87	14.40	12.78	76
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	17.58	14.27	88	20.06	15.21	93	18.85	14.91	89	21.40	15.23	94	17.92	14.36	88
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	7.48	9.22	10	7.62	9.07	12	6.97	8.98	6	7.94	9.13	14	7.79	9.76	7
Supplementary leverage ratio, advanced approaches HCs		6.74		5.84	6.90	37	5.40	6.71	12	7.09	8.72	21	5.72	7.41	5

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	3,744	4,738	6,112	6,316	11,913	-20.98	-65.10
Other insurance activities income	3,744	4,738	6,112	6,316	11,913	-20.98	-65.10
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	1,142,385	1,176,359	1,174,848	1,184,520	1,161,783	-2.89	-0.11

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income	0.11	0.36	61	0.15	0.38	62	0.14	0.36	62	0.13	0.41	61	0.24	0.47	67
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91		
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09		
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Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61		
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Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	6.70	12.02	30	6.16	11.72	28	6.74	12	31	5.81	11.03	31	5.92	11.51	30
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	62,372,906			52,418,154			50,194,660			47,083,232			77,202,728		
Net assets of broker-dealer subsidiaries / Consolidated assets	26.99	0.55	97	20.64	0.44	96	20.92	0.46	96	19.49	0.75	95	30.99	1.39	95

BHC Name

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Peer #

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	3,759,195	4,411,909	4,463,071	5,565,825	6,478,249
Real estate loans	1,219,699	1,318,313	1,348,505	1,316,859	1,116,376
Commercial and industrial loans	2,417,006	2,848,748	2,755,808	3,954,332	4,854,368
Loans to depository institutions and other banks acceptances	102,300	214,284	330,641	256,778	422,558
Loans to foreign governments and institutions	20,190	30,564	28,117	37,855	48,675
Loans to individuals	0	0	0	1	25,102
Agricultural loans	0	0	0	0	8,650
Other foreign loans	0	0	0	0	2,520
Lease financing receivables	0	0	0	0	0
Debt securities	1,584,129	2,258,961	2,311,882	5,133,569	3,286,001
Interest-bearing bank balances	0	0	0	0	561,046
Total selected foreign assets	5,343,324	6,670,870	6,774,953	10,699,394	10,325,296
Total foreign deposits	7,196,198	7,231,392	4,826,823	5,294,200	4,794,889
Interest-bearing deposits	7,196,198	7,231,392	4,826,823	5,294,200	4,657,811
Non-interest-bearing deposits	0	0	0	0	137,078

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33	0.04	0.87	64	0.12	1.25	64
Cost: Interest-bearing deposits	0.58	0.52	62	0.03	0.12	37	0.03	0.14	33	0.15	0.42	25	0.80	1.19	40

Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct												
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions	0	0.05	46	0	0	50	0	0	50	0	0	50	0	0	50

Growth Rates

	BHC	Peer # 1	Pct												
Net loans and leases	-14.79	20.31	27	-26.91	-0.16	18	-19.81	6.83	21	-14.08	-2.40	26	-10.65	22.48	25
Total selected assets	-19.90	21.10	24	-38.78	3.36	13	-36.68	9.48	10	3.62	2.04	54	-5.99	12.40	39
Deposits	-0.49	-2.72	50	25.91	10.74	72	-8.83	0.73	28	10.41	3.46	46	-26.07	10.36	10

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		-100.00
1-4 family residential loans	0	0	0	0	0		-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	272,101	204,488	1,444,565	771,826	-100.00	-100.00
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	272,101	204,488	1,444,565	771,826	-100.00	-100.00

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0.11	0.09	0.60	0.31
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0.11	0.09	0.60	0.31
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0	0		
90+ Days Past Due Securitized Assets								
1-4 family residential loans	0	0	0	0	0	0		-100.00
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0	0		-100.00
Total past due securitized assets	0	0	0	0	0	0		-100.00
Net Losses on Securitized Assets								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0	0		

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	54,954	95,093	113,693	212,449	268,567	-42.21	-44.67
Dividends	0	0	0	0	0		
Interest	49,223	89,128	105,508	204,659	259,406	-44.77	-47.18
Management and service fees	0	0	0	0	0		
Other income	5,731	5,965	8,185	7,790	9,161	-3.92	-6.65
Income from nonbank subsidiaries	9,632	6,783	9,311	7,139	9,693	42.00	-75.51
Dividends	0	0	0	0	0		
Interest	8,005	5,044	6,982	2,910	6,040	58.70	-74.21
Management and service fees	0	153	153	1,057	1,054	-100.00	-100.00
Other income	1,627	1,586	2,176	3,172	2,599	2.59	-10.01
Income from subsidiary holding companies	103,751	92,052	126,635	110,614	123,848	12.71	352.33
Dividends	0	0	0	0	0		
Interest	103,751	92,052	126,635	110,614	123,848	12.71	386.34
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		-100.00
Total income from subsidiaries	168,337	193,928	249,639	330,202	402,108	-13.20	4.17
Securities gains (losses)	0	0	0	0	0		
Other operating income	588	1	1	0	0	58700.00	-22.53
Total operating income	168,925	193,929	249,640	330,202	402,108	-12.89	4.05
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	244,102	256,220	328,276	422,731	483,553	-4.73	22.40
Other expenses	7,440	7,590	10,596	11,022	11,747	-1.98	-81.50
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	251,542	263,810	338,872	433,753	495,300	-4.65	4.97
Income (loss) before taxes	-82,617	-69,881	-89,232	-103,551	-93,192		
Applicable income taxes (credit)	-23,565	-16,227	-15,532	-19,231	-1,103		
Extraordinary items							
Income before undistributed income of subsidiaries	-59,052	-53,654	-73,700	-84,320	-92,089		
Equity in undistributed income of subsidiaries	403,085	690,919	725,296	-1,030,814	117,388	-41.66	-57.05
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	47,155	30,855	50,418	55,853	58,059	52.83	694.93
Subsidiary holding companies	355,930	660,064	674,878	-1,086,667	59,329	-46.08	-61.83
Net income (loss)	344,033	637,265	651,596	-1,115,134	25,299	-46.01	-61.41
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	47,155	30,855	50,418	55,853	58,059	52.83	694.93
Subsidiary holding companys' net income	355,930	660,064	674,878	-1,086,667	59,329	-46.08	-61.83

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change		
									1-Year	5-Year	
Assets											
Investment in bank subsidiaries	7,712	0.03	8,565	0.03	26,105	0.09	47,819	5,046,925	-9.96	-99.81	
Common and preferred stock	0	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	5,000,000			-100.00	
Other receivables	7,712	0.03	8,565	0.03	26,105	0.09	47,819	46,925	-9.96	-56.15	
Investment in nonbank subsidiaries	751,911	2.90	683,774	2.21	708,472	2.42	308,579	98,219	9.96	-39.43	
Common and preferred stock	247,433	0.95	181,188	0.59	204,989	0.70	147,667	36,478	36.56	1153.08	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	500,000	1.93	500,000	1.62	500,000	1.71	160,000	60,000	0.00	-58.85	
Other receivables	4,478	0.02	2,586	0.01	3,483	0.01	912	1,741	73.16	-31.69	
Investment in subsidiary holding companies	21,603,082	83.27	25,909,352	83.92	24,718,123	84.33	23,326,976	23,876,957	-16.62	-24.98	
Common and preferred stock	16,080,990	61.98	20,387,260	66.03	19,188,615	65.47	20,449,532	20,998,120	-21.12	-42.38	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	5,500,000	21.20	5,500,000	17.81	5,500,000	18.76	2,850,000	2,850,000	0.00	547.06	
Other receivables	22,092	0.09	22,092	0.07	29,508	0.10	27,444	28,837	0.00	-39.54	
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0			
Securities	146,569	0.56	176,411	0.57	176,930	0.60	158,245	143,477	-16.92		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	1,944,318	7.49	2,614,510	8.47	2,143,810	7.31	7,387,131	2,384,671	-25.63	-52.37	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0			
Intangible assets	0	0	0	0	0	0	0	0			
Other assets	1,490,953	5.75	1,481,766	4.80	1,537,343	5.24	1,325,262	1,056,649	0.62	211.24	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	25,944,545	100.00	30,874,378	100.00	29,310,783	100.00	32,554,012	32,606,898	-15.97	-32.82	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0			
Subordinated notes and debentures	1,000,000	3.85	1,000,000	3.24	1,000,000	3.41	2,850,000	2,850,000	0.00	-45.95	
Other liabilities	234,168	0.90	298,109	0.97	314,005	1.07	230,186	249,335	-21.45	-52.26	
Balance due to subsidiaries and related institutions	9,353,297	36.05	9,349,966	30.28	9,366,566	31.96	8,147,466	8,153,159	0.04	14.57	
Total liabilities	10,587,465	40.81	10,648,075	34.49	10,680,571	36.44	11,227,652	11,252,494	-0.57	0.79	
Equity Capital	15,357,080	59.19	20,226,303	65.51	18,630,212	63.56	21,326,360	21,354,404	-24.07	-45.37	
Perpetual preferred stock (income surplus)	1,840,000	7.09	2,240,000	7.26	1,840,000	6.28	2,240,000	2,240,000	-17.86	-52.08	
Common stock	0	0	0	0	0	0	0	0			
Common surplus	31,957,749	123.18	34,090,899	110.42	33,026,276	112.68	35,162,528	35,268,467	-6.26	-17.86	
Retained earnings	-15,519,663	-59.82	-15,878,028	-51.43	-15,863,697	-54.12	-16,515,293	-15,484,135			
Accumulated other comprehensive income	-2,921,006	-11.26	-226,568	-0.73	-372,367	-1.27	439,125	-669,928			
Other equity capital components	0	0	0	0	0	0	0	0			
Total liabilities and equity capital	25,944,545	100.00	30,874,378	100.00	29,310,783	100.00	32,554,012	32,606,898	-15.97	-32.82	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		-100.00	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	1,300,000	5.01	1,050,000	3.40	1,050,000	3.58	50,000	50,000	23.81		
Subordinated and long-term debt 1 year or less	1,250,000	4.82	1,300,000	4.21	1,000,000	3.41	50,000	0	-3.85		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0			

BHC Name

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Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	2.65	11.02	1	4.06	12.52	3	3.16	11.94	0	-5.18	7.29	6	0.11	9.68	3
Bank net income / Average equity investment in banks		11.60			12.35			11.80			7.45			10.51	
Nonbank net income / Average equity investment in nonbanks	27.60	9.71	86	25.59	13.18	77	29.72	13.12	84	63.54	9.75	96	417.47	7.89	99
Subsidiary HCs net income / Average equity investment in sub HCs	2.67	8.41	15	4.33	11.04	10	3.36	10.11	10	-5.22	7.01	4	0.27	8.55	10
Bank net income / Parent net income	0	98.76	4	0	96.45	4	0	96.79	4		88.16		0	82.22	7
Nonbank net income / Parent net income	13.71	2.50	91	4.84	3.22	76	7.74	3.40	79		3.59		229.49	5.93	99
Subsidiary holding companies' net income / Parent net income	103.46	85.68	72	103.58	66.57	85	103.57	65.35	85		68.34		234.51	74	96
Leverage															
Total liabilities / Equity capital	68.94	18.39	91	52.64	16.51	90	57.33	16.81	90	52.65	20.06	86	52.69	20.43	84
Total debt / Equity capital	6.51	12.61	43	4.94	11.37	34	5.37	11.71	38	13.36	14.41	64	13.35	14.31	67
Total debt + notes payable to subs that issued TPS / Equity capital	6.51	14.76	31	4.94	13.41	25	5.37	13.63	29	13.36	16.67	55	13.35	16.36	63
Total debt + Loans guaranteed for affiliate / Equity capital	6.51	12.68	43	4.94	11.46	34	5.37	11.77	37	13.36	14.68	63	13.35	14.56	66
Total debt / Equity capital – excess over fair value	6.51	12.75	43	4.94	11.47	34	5.37	11.81	38	13.36	14.52	64	13.35	14.51	67
Long-term debt / Equity capital	6.51	11.91	45	4.94	10.65	34	5.37	10.95	38	13.36	13.56	65	13.35	13.04	67
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	8.14	0.09	96	6.43	0.10	96	5.37	0.06	96	0.23	0.06	87	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	5.77	39.59	24	5.36	40.69	22	5.47	39.86	22	12.66	34.67	29	11.39	28.44	34
Double Leverage															
Equity investment in subs / Equity capital	106.33	104.01	66	101.69	103.15	48	104.10	103.22	61	96.58	102.81	16	98.50	103.22	20
Total investment in subs / Equity capital	145.62	109.29	90	131.52	108.29	89	136.62	108.40	90	111.05	110.16	75	135.91	111.07	85
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	2.12	0.39	95	0.40	0.27	65	1.17	0.29	87		0.47		-12.64	0.36	0
Equity investment in subs – equity cap / Net income-div (X)	2.15	1.15	80	0.45	0.85	42	1.47	1.05	73		1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	74.86	130.36	25	62.66	152.56	15	56.28	152.85	11	61.25	136.59	10	63.32	177.68	8
Cash from ops + noncash items + op expense / Op expense + dividend	-802.69	118.32	1	22.05	155.61	7	-328.38	154.48	0	22.69	147.24	3	-93.52	190.27	2
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	20.69	105.80	14	-125.78	94.59	3	-138.97	98.54	3	1,253.30	134.08	99	195.56	116.34	90
Pretax operating income + interest expense / Interest expense	66.15	1,565.66	18	72.73	1,645.53	11	72.82	1,835.33	8	75.50	2,016.32	7	80.73	1,968.54	7
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	66.15	1,454.22	16	72.73	1,896.20	10	72.82	1,770.77	7	75.50	1,539.23	7	80.73	1,632.83	6
Dividends + interest from subsidiaries / Interest expense + dividends	64.47	150.57	21	56.81	174.48	13	51.92	174.12	10	56.87	150.43	12	62.28	210.80	7
Fees + other income from subsidiaries / Salary + other expenses	98.90	10.18	96	101.50	12.03	97	99.23	11.92	96	109.05	13.95	97	109.08	16.52	95
Net income / Current part of long-term debt + preferred dividends (X)	0.27	26.99	6	0.46	40.79	4	0.58	47.61	6		35.64		0.18	57.11	1
Other Ratios															
Net assets that reprice within 1 year / Total assets	7.64	3.60	76	8.58	3.29	84	7.51	3.44	77	22.93	3.85	97	7.55	2.64	81
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	27.91	1.77	94	21.80	1.76	93	22.11	1.76	94	20.80	2.66	89	32.46	5.62	90
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

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Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		70.90			69.90			66.37			81.10			57.84	
Dividends declared / Net income.....	1.62	31.93	7	11.23	27.22	20	20.30	28.27	33		42.29		559.43	33.08	99
Net income – dividends / Average equity.....	2.60	7.51	5	3.61	9.25	6	2.52	8.62	3	-5.82	4.14	6	-0.52	6.46	4
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	0	133.26	10	0	160.45	8	0	155.92	7	0	132.17	7	0	178.13	9
Dividends from nonbank subsidiaries.....	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries.....	0	183.35	4	0	213.42	2	0	203.53	2	0	174.85	2	0	260.40	2
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....		43.79			43.30			45.96			60.28			66.55	
Interest income from bank subsidiaries.....		0.21			0.11			0.11			0.36			0.54	
Management and service fees from bank subsidiaries.....		0.95			0.87			0.88			1.47			1.55	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries.....		52.71			48.70			51.33			62.88			69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	0	47.96	14	0	66.90	8	0	62.63	8	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....	16.98	3.25	86	16.35	2.38	90	13.85	2.44	89	5.21	7.38	76	10.40	20.25	70
Management and service fees from nonbank subsidiaries.....	0	0.51	41	0.50	0.66	84	0.30	0.37	84	1.89	0.86	85	1.82	1.92	83
Other income from nonbank subsidiaries.....	3.45	0.12	93	5.14	0.11	95	4.32	0.07	96	5.68	0.16	95	4.48	1.06	88
Operating income from nonbank subsidiaries.....	20.43	64.26	37	21.98	94.31	33	18.47	87.22	26	12.78	79.84	27	16.70	150.41	19
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	72.55	19	0	36.58	20	0	38.10	20		43.51		0	61.23	17
Interest income from subsidiary holding companies.....	29.15	15.40	83	13.95	5.06	75	18.76	5.26	80		8.40		208.75	6.54	96
Management and service fees from subsidiary holding companies.....	0	0.27	47	0	0.75	45	0	0.73	42		0.44		0	0.36	46
Other income from subsidiary holding companies.....	0	-3	52	0	-0.41	52	0	-0.40	50		0.01		0	0.29	44
Operating income from subsidiary holding companies.....	29.15	85.23	38	13.95	47.30	35	18.76	58.37	30		55.20		208.75	76.49	96
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	0	67.73	10	0	72.55	8	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	29.14	0.98	95	45.96	0.27	98	42.26	0.23	98	61.98	0.63	98	64.51	0.80	98
Management and service fees from bank subsidiaries.....	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	3.39	0.03	96	3.08	0.03	96	3.28	0.02	97	2.36	0.04	96	2.28	0.03	95
Operating income from bank subsidiaries.....	32.53	81.70	17	49.03	82.68	18	45.54	83.13	18	64.34	82.20	20	66.79	78.80	23
Dividends from nonbank subsidiaries.....	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	4.74	0.28	93	2.60	0.20	92	2.80	0.18	92	0.88	0.73	84	1.50	1.19	83
Management and service fees from nonbank subsidiaries.....	0	0.01	43	0.08	0.02	89	0.06	0.01	89	0.32	0.02	92	0.26	0.06	90
Other income from nonbank subsidiaries.....	0.96	0	97	0.82	0.01	95	0.87	0.01	95	0.96	0.01	95	0.65	0.04	92
Operating income from nonbank subsidiaries.....	5.70	4.41	76	3.50	5.69	65	3.73	4.67	73	2.16	4.70	64	2.41	7.29	63
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	61.42	0.01	99	47.47	0.01	98	50.73	0.01	98	33.50	0.11	96	30.80	0.20	98
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	61.42	3.74	92	47.47	3.40	91	50.73	3.91	90	33.50	4.56	89	30.80	6.08	86
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt.....	130	27.96	95	105	28.03	91	105	26.38	91	1.75	27.08	29	1.75	28.33	32